

EXHIBIT B

AMP | SECURITY

1261 S 820 E #300, AMERICAN FORK, UT 84003
PHONE: 801-734-7070 • FAX: 801-356-6601

F00GPS44590

CA

CS ID: 6318119
AMP # 292463Guardian Lic # ACO 6434; ACO 5382; AMP Lic # ACO 6514
Regulated by the Bureau of Security and Investigative Services, Department of
Consumer Affairs, P.O. Box 590002, West Sacramento, CA 95799-0002 (1-800-952-1119)
AMP Lic # 582128, Regulated by the California Contractors State License Board
5221 Business Park Drive, Sacramento, CA 95827 (1-800-321-2752)

AUTHORIZED DEALER SALES AND INSTALLATION AGREEMENT (SIA)

A) CUSTOMER INFORMATION

THIS AGREEMENT is made this 29 day of July, 2013 by and between Alarm Monitoring Protection, Inc ("Company") and
GIA TUCK & TUCK ("Customer").

B) CUSTOMER AND EMERGENCY CONTACT INFORMATION

PRE-DISPATCH VERIFICATION PHONE # (Premises or Primary Number)	PRE-DISPATCH 2ND CALL VERIFICATION PHONE #	2ND CALL VERIFICATION NAME	PHONE TYPE
760-724-9439 Cell	760-310 9964	Debbie McDonald	Cell

CUSTOMER MAILING ADDRESS (please list same as Premises)

1600 E Vista Way #110 Vista CA 92084

CROSS STREET / DEVELOPMENT

Arcadia Ave

EMERGENCY CONTACTS (At Least 1 Contact Required)

FIRST NAME	LAST NAME	PHONE NUMBER (Include Area Code)	Phone Type: 1 Day Home/Cloud/Wk/Work	KEYHOLDER
Roy	TUCK	760-840-1561	cell	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
				<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

PASSWORD (Word/Number Combination - 10 characters or less)

1 9 2 8

AGENCY INFORMATION

POLICE

PHONE NUMBER (Include Area Code)

FIRE

PHONE NUMBER (Include Area Code)

MEDICAL

PHONE NUMBER (Include Area Code)

C) DESCRIPTION AND PRICE OF EQUIPMENT

EQUIPMENT SOLD (SECURITY CONSULTANT COMPLETES)				EQUIPMENT INSTALLED (TECHNICIAN COMPLETES)			
ITEM	QTY	RETAIL PRICE	RETAIL TOTAL	ITEM	QTY	RETAIL PRICE	RETAIL TOTAL
Panel Type: Lixx 5100	1	7469.0	499.	80.0	Panel Type:		
Doors / Smart Thru 2	2	99	198	2-Way Modul			
SMOKE + Heat	1		298	05			
Medical pendant	2	99	198	05			
2-way voice over cell	1		684.0	05			
Life Alert Service	1		29.0	05			
fire service	1		39.0	05			
ITAT			249	05			
SUB TOTAL:		116.06					
							TOTAL:

The equipment listed above in the "Equipment Sold" section was agreed to during the security consultation. If the Customer opts to change the equipment, it will be listed in the "Equipment Installed" section above. The Customer agrees to pay the total listed in the "Equipment Installed" section. Deposit/Down payment not to exceed the lesser of \$1,000 or 10% of the Total Sale and Installation Price.

Est. Installation Date: _____ Est. Completion Date: _____ 2-Way Conf #: 90842640 Upload Conf #: _____

**Estimate Only. Such dates are subject to change as described in section 5 and as permitted by applicable law. The technician has been fully trained in the installation of the System. You are entitled to a list of any potential permit fees which may be required to be paid by you in connection with the installation. You acknowledge that such fees were made available to you at the time you entered into this Agreement.

D) COMPLETION SURVEY

- I understand the 7-Day Customer Orientation Period and know the date the System will go live with the Center.
- I agree to notify Guardian in the event that I change my telephone service.
- I understand the Second Call Verification process and therefore understand the importance of updating my emergency contact information.
- The technician has shown me how to turn the System on and off; silence the siren and arm selected parts of the System, and has also shown me where the control panel, transformer and telephone jack, if applicable, are located.
- The technician has also explained the Delay Times for Entry **40** (sec) and Exit **70** (sec) and how to test the System, including testing to Center.
- I have been provided with an instruction manual and summary operating sheet.
- The technician has explained GuardNet false alarm reduction efforts and has educated me on how to set any alarm ordinances within the jurisdiction of my premises.

I certify that I answered the above questions to the best of my knowledge.

F) NOTICE OF CANCELLATION

(CONSUMER TRANSACTIONS ONLY) YOU MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. PLEASE SEE THE NOTICE OF CANCELLATION FORM ATTACHED TO THE AUTHORIZED DEALER MONITORING AND REPAIR AGREEMENT (MRA) THAT YOU RECEIVED AS PART OF THIS TRANSACTION FOR AN EXPLANATION OF THIS RIGHT. IN ADDITION, YOU MAY HAVE ADDITIONAL CANCELLATION RIGHTS WITH RESPECT TO THE SERVICES.

G) SIGNATURES

YOU ARE ENTITLED TO RECEIVE A COPY OF THE AGREEMENT SIGNED BY US BEFORE ANY WORK MAY BE DONE. TO THE EXTENT YOU AUTHORIZE WORK TO BE PERFORMED PRIOR TO RECEIVING A WRITTEN COPY OF THIS AGREEMENT, YOU ACKNOWLEDGE THAT DOING SO WAS AS A CONVENIENCE TO YOU AND YOUR ONLY RECOURSE IS TO ASK US TO DELIVER A WRITTEN COPY OF THE AGREEMENT TO YOU PROMPTLY UPON RECEIVING SUCH REQUEST.

If the Premises are jointly owned, and if all owners cannot personally execute this Agreement, the customer whose signature appears on the signature line warrants that he/she was granted power of attorney by the remaining owner(s) of the Premises to execute this Agreement on behalf of the remaining owner(s).

BY: Scott Clinkscales
COMPANY REPRESENTATIVE (PRINT NAME)By: Gia E. Tuck
CUSTOMER SIGNATURE

DATE: 7-29-13

COMPANY-REPRESENTATIVE SIGNATURE

CUSTOMER SIGNATURE

DATE

WHITE: COMPANY YELLOW: CUSTOMER

CP-GP-AMP-2110-Dealer 4/13

GENERAL TERMS AND CONDITIONS

1. GUARDIAN IS PARTY TO AGREEMENT UPON ASSIGNMENT. Customer is sometimes referred to as "You" and Company is referred to as "We". "Guardian" means "Guardian Protection Services, Inc." ("Guardian"), this Agreement is assigned to Guardian. Sometimes called "The" "Us" or "Ours", AMP is an authorized dealer for Guardian. AMP assigns certain customer agreements to Guardian. Upon assignment, (i) Guardian becomes a party to this Agreement and is afforded all the rights and protections of AMP hereunder, (ii) Guardian assumes all of Company's duties toward You those duties are more fully described below.

2. SCOPE OF SERVICES AND REPAIR SERVICES. You have agreed to purchase the equipment, design and installation of the System. You will pay for the System, labor, parts, shipping, handling and any other services to be provided at the Premises, as defined in the Authorized Dealer Monitoring and Repair Agreement (the "MRA") pursuant to the Agreement are herein referred to collectively as the "Services". The term "System" refers to the new system, new control panel or the monitoring system, as applicable, plus, in each case, any additional equipment connected to the System at the time of delivery by the Agreement. You acknowledge and agree that You have been provided with a description to Your satisfaction of the following (to the extent applicable by You): the work to be done, the materials to be used, the cost for the work (subject to applicable laws), the component of Our System, and/or the Services to be performed by, or on behalf of, Us.

3. LIMITATION OF LIABILITY. THIS SECTION LIMITS OUR LIABILITY TO \$1,000.00 IF YOU PAY FOR THE SYSTEM. IN ANY EVENT, BECAUSE THE SYSTEM FAILS TO OPERATE PROPERLY OR WE WERE CARELESS OR ACTED UNFAIRLY, YOU AGREE THAT YOU MAY OBTAIN A HIGHER LIMITATION OF OUR LIABILITY BY PAYING AN ADDITIONAL PERIODIC CHARGE TO US SET FORTH IN AN ATTACHED RIDEON. YOU HAVE SELECTED THE SYSTEM AND SERVICE WITH A FULL UNDERSTANDING OF THEIR LIMITATIONS AND THE LIMITATION OF OUR LIABILITY.

4.1. WE ARE NOT INSURER- LIMITATION OF LIABILITY. YOU UNDERSTAND THAT (A) WE ARE NOT AN INSURER OF YOUR PROPERTY OR PERSONAL SAFETY; (B) YOU SHOULD INSURE YOUR PREMISES AND ITS CONTENTS; (C) THE AMOUNT YOU PAY TO US FOR THE SYSTEM AND SERVICES ARE BASED ONLY ON THE VALUE OF THE SYSTEM AND SERVICES; (D) THE SYSTEM AND ALARM RESPONSE MAY NOT ALWAYS OPERATE PROPERLY DUE TO THE AGE OF THE EQUIPMENT OR THE STATE OF YOUR PROPERTY; (E) HOW FAST EMERGENCY SERVICES WOULD RESPOND TO AN ALARM SIGNAL; AND (F) WHAT PORTION OF ANY LOSS OR INJURY WOULD BE CAUSED BY A FAILURE (INCLUDING NEGLIGENCE), TO THE EXTENT PERMITTED BY LAW AND UNDER PROVISIONS OF LAW, YOU AGREE THAT OUR LIABILITY SHALL BE LIMITED TO STAMPS OR SUCH HIGH AMOUNT IDENTIFIED IN THE RIDEON ATTACHED TO THIS AGREEMENT, AND THAT THIS SHALL BE YOUR ONLY REMEDY REGARDLESS OF WHAT LEGAL THEORY IS USED TO DETERMINE THAT WE WERE LIABLE FOR THE INJURY OR LOSS.

3.2 THIRD PARTY INDENTIFICATION AND SUBROGATION. TO THE EXTENT PERMITTED BY LAW, AND UNLESS PROHIBITED BY LAW, IF ANY PERSON OTHER THAN WE USES THE SYSTEM, WE ARE NOT LIABLE TO YOU, OR ANY PERSON TO WHOM WE OWE ORDERS TO US TO PAY ON WHICH WE REASONABLY BELIEVE TO PAY, AND THE AMOUNT OF OUR REASONABLE ATTORNEYS' FEES AND COSTS, YOUR OBLIGATION TO PAY US SHALL NOT APPLY IF THE DAMAGE OCCURS WHILE ONE OF OUR EMPLOYEES OR SUBCONTRACTORS IS AT YOUR PREMISES AND SOLELY CAUSES SUCH DAMAGE, TO THE EXTENT PERMITTED BY LAW. YOU AGREE TO PAY US THE AMOUNT OF THE DAMAGE TO US TO (M) RELEASE US FROM ANY CLAIMS OF ANY PARTIES SUING THROUGH YOUR AUTHORITY OR IN YOUR NAME (e.g., INSURANCE COMPANY), AND (2) DEFEND US AGAINST ANY SUCH CLAIM. YOU AGREE TO NOTIFY YOUR INSURANCE COMPANY OF YOUR OBLIGATIONS HEREIN.

4. LIMITED WARRANTY (V.R.P. SERVICE PLAN)

4.1. WHAT IS COVERED: REPAIR OF THE SYSTEM IS OUR ONLY DUTY UNDER THIS LIMITED WARRANTY. WE WILL REPAIR OR REPLACE ANY PART OF THE SYSTEM WE DETERMINE IS DEFECTIVE OR CHAFFED. WE WILL NOT PAY FOR ANY PARTS OR LABOR OF THE SAME QUALITY AFTER THE FIRST 90 DAYS SINCE THE COMMENCEMENT OF MONITORING. YOU AGREE TO PAY A \$25.00 FEE FOR EACH SERVICE CALL UNDER WARRANTY. If You do not purchase the V.R.P. Service Plan, Your limited warranty will be ninety (90) days. Following the expiration of Your warranty, You will pay Our standard parts and labor charges for all repair calls.

4.2. HOW TO GET SERVICE. CALL US AT OUR CUSTOMER SERVICE DEPT. WE WILL PROVIDE YOU WITH A REPAIRING OUR NORMAL BUSINESS HOURS. WE ARE NOT RESPONSIBLE FOR CHARGING OUR NORMAL LABOR CHARGES FOR SERVICE. SERVICE IS AVAILABLE AT OTHER TIMES AT OUR PREMIUM LABOR CHARGES.

4.3. WHAT IS NOT INCLUDED: BATTERIES, FILTERS, TESTS, INSPECTIONS AND OR REPAIRS THAT ARE DUE TO AN ACCIDENT, YOUR MISUSE, FAILURE TO PROPERLY MAINTAIN, OR UNAUTHORIZED REPAIRS OR CHANGES TO THE SYSTEM, AT YOUR REQUEST. WE WILL PROVIDE SUCH REPAIRS AT OUR PREVAILING FEES. IF ANY CHANGES TO THE SYSTEM ARE REQUIRED AFTER IT IS INSTALLED, YOU AGREE TO PAY OUR STANDARD PARTS AND LABOR CHARGES FOR SUCH CHANGES.

4.4. TO THE EXTENT PERMITTED BY LAW AND UNLESS PROHIBITED BY LAW, WE MAKE NO WARRANTY, WHETHER EXPRESS OR IMPLIED, AS TO MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE; WE DO NOT WARRANT THAT THE SYSTEM WILL ALWAYS DETECT OR PREVENT ANY INTRUSION, FIRE OR OTHER EMERGENCY. WE HAVE NO CONTROL OVER THE RESPONSE TIME OF EMERGENCY SERVICES OR OTHER THIRD PARTIES. YOU AGREE THAT THE SYSTEM CANNOT BE DELETED, EXPUNGED, OR COMPROMISED ON THAT IT CAN BE. THE EXTENT PERMITTED BY LAW, AND UNLESS PROHIBITED BY LAW, (A) ALL WARRANTIES ARE LIMITED IN DURATION TO THE TERM OF THIS AGREEMENT AND (B) WE ARE NOT LIABLE FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES.

4.5. STATE LAW. THIS WARRANTY GIVES YOU SPECIFIC LEGAL RIGHTS. YOU MAY ALSO HAVE OTHER RIGHTS WHICH VARY FROM STATE TO STATE. SOME STATES DO NOT ALLOW EXCLUSIONS OR LIMITATIONS ON THE LASTINGNESS OF THE WARRANTY. THE LIMITATION MAY NOT APPLY TO YOU. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES; SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

5. INSTALLATION OF A SYSTEM. We agree to install the System and You agree to pay the Total listed in the Equipment Installed section. Substantial commencement of the installation shall be deemed to occur when Our technician begins the installation of the System. To the extent We are unable to commence the installation of the System within 30 days from the estimated Work Start Date and we have not, it shall be a violation of the Consumer Protection Act. Any monitoring or extended repair services, if selected, will be offered pursuant to the MRA. You will permit us to install a new System or control panel, or take over a previously installed System, at no charge for the first 30 days of the warranty period and give Us uninterrupted access to Your Premises in order to perform such Services. The System Installation and completion dates in Section C are for reference only and are subject to change. You warrant that You have full authority from the owner and/or other person(s) in control of the Premises to permit the installation and operation of the System. You acknowledge that the design of the System is Your responsibility. If required by applicable law, You have confirmed the design of the System in writing, as well as the number of devices and locations of the control panel, keypads, auxiliary devices, and all other devices that will be installed. Upon completion of the installation, You are entitled to receive an instruction sheet from Our technician. You are entitled to receive instruction that Your equipment has been communicated to You. To the extent You have not received such instruction, You acknowledge that doing so was at Your election. If the System includes an exterior addressable bell, horn or siren, it is designed to shut off after sounding for no more than 10 minutes. You are responsible for having an electric service set up including non-switched electrical outlets for the System's transformer and other electrical power needs. (B) make repairs to the Premises (such as fixing loose doors, broken windows, etc.) that We deem reasonably necessary to facilitate the installation and operation of the System; (C) provide the proper environment for the System as We may reasonably request; and (D) provide necessary tools and devices to assist in the installation process as requested by Us. It is prohibited by law. We are not responsible for the installation unless Our Company is delayed for any reason including weather, labor disputes, Acts of God or other reasons beyond Our control and without Our fault or negligence, or Your failure to obtain any permit which You are required to obtain. You will provide Us with the name of any insurance rating bureau that may have information concerning the location of the Premises that must inform Us of any changes. We should not (because of concealed obstructions or hazards) enter or did holes. Unless so notified, We will determine where to drill holes in order to place the equipment where You specify. We will make reasonable provisions to avoid concealed obstructions, but have no means of determining if there is one. Any damage incurred to the Premises due to obstructions, and any resulting damage shall be Your sole expense and responsibility including costs to remove the System. If You cancel this Agreement, to the maximum extent permitted by applicable law, If asbestos or other hazardous material is encountered during installation, We will cease work until You have obtained clearance from a licensed asbestos removal or hazardous material contractor that continuation of work will not pose any danger to Our

personnel. We are not liable for discovery or exposure of hidden asbestos or other hazardous material. After installation of the System, You and Our representatives will respect it. If something goes wrong with the System, You will contact Us immediately with the problem so that the System will have been accepted by You. Upon payment of the applicable fee set forth in the MRA, You will own the System, except for the control/translating device which contains Our proprietary data and which We will always own. **YOU UNDERSTAND THAT THE ALARM SYSTEM IS NOT OWNED BY YOU.** UNLESS OTHERWISE PROVIDED IN THE CONTRACTUAL AGREEMENT, TO THE EXTENT WE ARE REQUIRED TO RETURN THE SYSTEM TO ITS DEFECT FACTORY SETTINGS, YOU AGREE TO PROVIDE US ACCESS TO YOUR PREMISES WITHIN THE RESTRICTED TIME FRAME UPON OUR REQUEST. YOU AGREE THAT, UNLESS A WRITTEN AGREEMENT EXECUTED BY YOU AND US PROVIDES TO THE CONTRARY, ANY ADDITIONAL WORK, SERVICES, INSTALLATION, REPAIR, MAINTENANCE OR REPLACEMENT PRODUCTS PROVIDED BY US ARE SEPARATE AND DISTINCT FROM THE SERVICES PROVIDED PURSUANT TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AND THE MRA. UPON REQUEST, AND AT NO CHARGE, WE WILL PROVIDE YOU WITH A CERTIFICATE OF INSTALLATION. THE CERTIFICATE OF INSTALLATION IS A DOCUMENT OF CONVENIENCE FOR YOU. IN THE EVENT THE CERTIFICATE OF INSTALLATION DIFFERS FROM THIS AGREEMENT, THIS AGREEMENT SHALL GOVERN. YOU HEREBY ACKNOWLEDGE AND AGREE THAT THE INFORMATION CONTAINED IN THE CERTIFICATE OF INSTALLATION IS CORRECT AND ACCURATE.

6. NFPA STANDARDS. The National Fire Protection Association (NFPA) recommends among other things, installation of smoke detectors on each level of a residence including, without limitation, basements and outside each separate sleeping areas). The NFPA also recommends that a smoke detector be installed in each sleeping room (crawlspace and attics excluded) in all new construction. You acknowledge that You comply with these NFPA minimum standards. Under no circumstances will We be liable for any damages or losses resulting from the fact that our devices are not life safety devices and promote limited fire detection. Heat detection devices should only be used in areas in which a smoke detector device may operate erratically, such as an attic, kitchen, unfinished garage or other appropriate areas.

7. TRANSMISSION LINES. The System includes a panel that sends signals to Our central monitoring center ("the Center") through a telephone, cellular and/or other communication ("Communication Service"). You will pay for the monthly fees associated with the Communication Service. We recommend the use of RJ11 or equivalent telephone jacks to give the System priority over other telephones. When the System is activated, You will be unable to use Your telephone to make other calls. You may wish to have the System connected to a second Communication Service. If Your Communication Service is not working, signals transmitted from the System may be interrupted. You may experience signal loss due to the use of one Communication Service and subscribe another. Cellular or radio transmissions may be impaired or interrupted by weather, power failures or other conditions beyond Our control. You understand that You will not have any property rights in the telephone number assigned to the alarm system. You agree to pay for any telephone number assigned to the alarm system if you change your service provider. The use of GSM, GPRS, WAP or other Internet-based telephone service may prevent the System from transmitting signals to the Center and/or interfere with the telephone line-selction feature of the System, even if an RJ11 jack is installed. Such services should only be installed on a telephone number that is not used for the System. If You have a telephone number that is not used for the System, You must have a BPL or other Internet-based telephone service. IMMEDIATELY AFTER INSTALLATION OF SUCH SERVICE YOU MUST TEST THE SYSTEM'S COMMUNICATION.

8. ASSIGNEES AND SUBCONTRACTORS. We may assign this Agreement without notice to You. Upon assignment, We will be relieved of any further obligations hereunder. Without Our consent, You may not assign this Agreement (including to someone who purchases or rents Your Premises). We may use subcontractors or vendors to provide the Services described in This Agreement, and You acknowledge that the terms and conditions of this Agreement will apply to them in the same manner as it applies to You. You do not have any contractual relationship with Our subcontractors or vendors, and You are not a third-party beneficiary of Our agreements.

9. CHANGES TO THE SYSTEM. If You or any governmental agency or insurance interest want Us to change the System described herein, or change it after it is installed, You agree to pay Our standard parts and labor charges for such changes.

10. LIMITATION ON LAWSUITS; JURY WAIVER. Except for collection actions instituted by Us, no legal proceeding connected with this Agreement shall be filed more than one (1) year after the facts giving rise to the claim. UNLESS PROHIBITED BY LAW, BOTH PARTIES HEREBY AGREE NOT TO RESORT TO JURY TRIAL.

11. RECORDING AND ANNOTATING. You agree We may record and/or record video and audio related to the System as well as communication therewith. You understand that privacy cannot be guaranteed on any communication system, and We will not be liable to You for any claims, losses, damages or costs which may result from a lack of privacy.

12. ENTIRE AGREEMENT; DOCUMENT RETENTION; MISCELLANEOUS. This Agreement is subject to, and includes all of the General Terms and Conditions set forth in the MRA between You and Company as if such Terms and Conditions were fully set forth herein. This Agreement supersedes all prior negotiations, understandings, agreements, and incorporated herein, the MRA, and any applicable Company attachments and work orders. It replaces any earlier or contemporaneous oral or written understandings or agreements. You may not amend or modify this Agreement with any restrictive endorsements (such as "paid in full", releases, or other statements or accompanying checks) or other papers executed by You, Your attorney, or Your agent. Any such amendment or modification will not be binding upon Us and will not be changed by ANY ORAL STATEMENTS MADE BY US OR BY OUR REPRESENTATIVES. The interpretation of this Agreement shall not be construed against the preparer of the Agreement. If You have given or ever given Us a purchase order for the System or Service that contradicts any provision of this Agreement, this Agreement will govern and be controlling. The terms and conditions of this Agreement apply to any work done for You in the future with respect to the Premises and the System.

13. SEVERABILITY; INTERPRETATION. If any provision of this Agreement is invalid or illegal (or renders the Agreement void or voidable), the remaining provisions shall remain in effect, and the offending provision shall be deemed to be removed or modified to make such provision enforceable, consistent with applicable law and the intent of the parties. Nothing contained in this Agreement shall be construed to prohibit Us from seeking to have any provision declared to be illegal or unenforceable by a court of competent jurisdiction.

14. ELECTRONIC MEDIA. You agree that We may scan, image or otherwise convert the Agreement into an electronic format of any nature. You also agree that a copy of this Agreement produced such electronic format is legally equivalent to the original for any and all purposes, including litigation.

15. CREDIT REPORT AND FACT ACT DISCLOSURE. You authorize Us to investigate independently on behalf of You, and to report Your payment performance under this Agreement to credit agencies and credit reporting sources. A credit report is a record of Your credit history. It includes information about whether You pay Your bills on time and how much You owe to creditors.

We use information from Your credit report(s) to set the terms of the sale We are offering You, such as whether You must supply a security deposit or whether You are subject to minimum purchase requirements. The terms offered to You may be less favorable than the terms offered to customers who have better credit histories.

As required by law, You are hereby notified that a negative credit report reflecting on Your credit report(s) may affect Your ability to obtain credit. As required by law, You are hereby notified that a negative credit report reflecting on Your credit report(s) may affect Your ability to obtain credit. As required by law, You are hereby notified that a negative credit report reflecting on Your credit report(s) may affect Your ability to obtain credit.

You have the right to dispute any inaccurate information in Your credit report(s). If You find mistakes on Your credit report(s), contact one of the credit reporting agencies listed below. We use these consumer reporting agencies to obtain Your credit report(s). It is a good idea to check Your credit report(s) to make sure the information it shows is accurate.

Under federal law, You have the right to obtain a copy of Your credit report(s) without charge for 60 days after You receive this notice. To obtain Your free report(s), contact:

Equifax 1-800-397-3742	NCO 1-800-295-3180	TransUnion 1-800-916-8800
P.O. Box 740256	P.O. Box 6550	P.O. Box 5550
Atlanta, GA 30374	Allen, TX 75201	Chester, PA 19022-2000
1-800-655-1111	1-888-397-3742	1-800-656-8800
www.equifax.com	www.experian.com	www.transunion.com

For more information about credit reports and Your rights under federal law, visit the Federal Reserve Board's Web site at www.consumer.gov or the Federal Trade Commission's web site www.ftc.gov. Neither Our firm, an Authorized Guardian Dealer, nor Guardian Protection Services is responsible for creating Your credit report(s) or establishing Your credit score. We therefore cannot answer any questions regarding Your credit report or credit score. We encourage You to contact one or more of the credit reporting agencies listed above.

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